

**Information to identify the case:**

Debtor 1	<u>Elizabeth A. Bronson</u>	Social Security number or ITIN	<b>xxx-xx-0187</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>17-21927-GLT</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Elizabeth A. Bronson  
fka Elizabeth A. Fitzgerald

9/6/17

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Elizabeth A. Bronson  
 Debtor

Case No. 17-21927-GLT  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 47

Date Rcvd: Sep 06, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 08, 2017.

db +Elizabeth A. Bronson, 156 Hawksworth Road, Greensburg, PA 15601-1530  
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,  
 Pittsburgh, PA 15233-1828  
 14417507 Borough of Southwest Greensburg, 564 Stanton Street, Washington, PA 15301  
 14417513 +Client Services, Inc., 3451 Harry Truman Blvd., Saint Charles, MO 63301-9816  
 14417517 +Corry J Sheffler, Tax Coll, 564 Stanton Street, Greensburg, PA 15601-4074  
 14417518 +Daniel Santucci, Esquire, 1 International Plaza, 5th Floor, Philadelphia, PA 19113-1510  
 14417523 +GMC Financial, 75 Remittance Drive, Suite 1738, Chicago, IL 60675-1738  
 14417524 +Greater Greensburg Sewage Authority, PO Box 248, Greensburg, PA 15601-0248  
 14417525 +Greater Greensburg Sewage Authority, 210 W Otterman Street, Greensburg, PA 15601-2225  
 14417527 +MRS Associates, Inc., 1930 Olney Avenue, Cherry Hill, NJ 08003-2016  
 14417528 +National Enterprise System, 2479 Edison Blvd, Unit A, Twinsburg, OH 44087-2476  
 14417529 +Nationwide Credit, Inc., PO Box 26314, Lehigh Valley, PA 18002-6314  
 14417530 +Northstar Location Services, LLC, Attn: Financial Services Dept., 4285 Genesee Street,  
 Buffalo, NY 14225-1943  
 14417532 +PNC Bank, PO Box 856177, Louisville, KY 40285-6177  
 14417531 +Peoples Gas, PO Box 644760, Pittsburgh, PA 15264-4760  
 14417534 +Robert N. Polas, Jr., Esquire, 120 Corporate Blvd., Norfolk, VA 23502-4952  
 14417536 +SLs, 8742 Lucent Boulevard, Suite 300, Highlands Ranch, CO 80129-2386  
 14417535 +Seventh Avenue, 1515 S 21st Street, Clinton, IA 52732-6676  
 14417542 THD/CBNA, P O Box, 6497, Sioux Falls, SD 57117-6497

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QJRWALSH.COM Sep 07 2017 04:18:00 James R. Walsh,  
 Spence, Custer, Saylor, Wolfe & Rose, LLC, 1067 Menoher Boulevard, Johnstown, PA 15905-2545  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 07 2017 04:18:51 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 14417505 +EDI: ARSN.COM Sep 07 2017 04:18:00 ARS National Services Inc., PO Box 463023,  
 Escondido, CA 92046-3023  
 14417504 +EDI: AMEREXPR.COM Sep 07 2017 04:18:00 American Express, PO Box 981537,  
 El Paso, TX 79998-1537  
 14417503 EDI: AMEREXPR.COM Sep 07 2017 04:18:00 American Express, PO Box 1270,  
 Newark, NJ 07101-1270  
 14417506 EDI: BANKAMER.COM Sep 07 2017 04:18:00 Bank of America, PO Box 15019,  
 Wilmington, DE 19886  
 14417509 +EDI: CAPITALONE.COM Sep 07 2017 04:18:00 Capital One, PO Box 30281,  
 Salt Lake City, UT 84130-0281  
 14417508 EDI: CAPITALONE.COM Sep 07 2017 04:18:00 Capital One, PO Box 71083,  
 Charlotte, NC 28272-1083  
 14417510 EDI: CAPITALONE.COM Sep 07 2017 04:18:00 Capital One/Saks, PO Box 71083,  
 Charlotte, NC 28272-1083  
 14417511 +EDI: CHASE.COM Sep 07 2017 04:18:00 Chase Bank, PO Box 15298, Wilmington, DE 19850-5298  
 14417512 +EDI: CHASE.COM Sep 07 2017 04:18:00 Chase Bank USA, PO Box 15298,  
 Wilmington, DE 19850-5298  
 14417514 +EDI: WFNNB.COM Sep 07 2017 04:18:00 Comenity Bank/Lnbryant, PO Box 182789,  
 Columbus, OH 43218-2789  
 14417515 +EDI: WFNNB.COM Sep 07 2017 04:18:00 Comenity Bank/NY&CO, PO Box 182789,  
 Columbus, OH 43218-2789  
 14417516 +EDI: WFNNB.COM Sep 07 2017 04:18:00 Comenity Bank/VictSecret, PO Box 182789,  
 Columbus, OH 43218-2789  
 14417519 +E-mail/Text: bankruptcy.bnc@ditech.com Sep 07 2017 04:18:29 Ditech Financial, PO Box 6172,  
 Rapid City, SD 57709-6172  
 14417520 +EDI: FSAE.COM Sep 07 2017 04:18:00 Firstsource Advantage, PO Box 628,  
 Buffalo, NY 14240-0628  
 14417521 +EDI: FSAE.COM Sep 07 2017 04:18:00 Firstsource Advantage, LLC, 205 Bryant Woods South,  
 Amherst, NY 14228-3609  
 14417522 +EDI: RMSC.COM Sep 07 2017 04:18:00 GE Capital Retail Bank, PO Box 985033,  
 Orlando, FL 32896-0001  
 14417526 +EDI: MID8.COM Sep 07 2017 04:18:00 Midland Credit Management Inc, 2365 Northside Drive,  
 Suite 300, San Diego, CA 92108-2709  
 14417533 EDI: PRA.COM Sep 07 2017 04:18:00 Portfolio Recovery Associates, 120 Corporate Blvd,  
 Suite 100, Norfolk, VA 23502  
 14418265 +EDI: PRA.COM Sep 07 2017 04:18:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 14417537 +EDI: RMSC.COM Sep 07 2017 04:18:00 SYNCB/JCPenny, PO Box 965007, Orlando, FL 32896-5007  
 14417538 +EDI: RMSC.COM Sep 07 2017 04:18:00 SYNCB/Lowes, PO Box 965005, Orlando, FL 32896-5005  
 14417539 +EDI: RMSC.COM Sep 07 2017 04:18:00 SYNCB/Sams, PO Box 965036, Orlando, FL 32896-5036  
 14417541 +EDI: WTRRN BANK.COM Sep 07 2017 04:18:00 TD Bank USA/Target Credit, PO Box 673,  
 Minneapolis, MN 55440-0673  
 14417540 +EDI: WTRRN BANK.COM Sep 07 2017 04:18:00 Target Card Services, PO Box 660170,  
 Dallas, TX 75266-0170  
 14417543 +EDI: VERIZONCOMB.COM Sep 07 2017 04:18:00 Verizon, PO Box 15124, Albany, NY 12212-5124

District/off: 0315-2

User: admin  
Form ID: 318

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Total Noticed: 47

Date Rcvd: Sep 06, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14417544 +E-mail/Text: BKRMailOps@weltman.com Sep 07 2017 04:19:11 Weltman, Weinberg & Reis Co, LPA,  
323 W. Lakeside Avenue, Suite 200, Cleveland, OH 44113-1009

TOTAL: 28

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Ditech Financial LLC  
cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 08, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 6, 2017 at the address(es) listed below:

Brian C. Thompson on behalf of Debtor William Bronson bthompson@ThompsonAttorney.com,  
blemon@thompsonattorney.com/LMichaels@thompsonattorney.com/jwrzosek@thompsonattorney.com/mhodge@thompsonattorney.com/ryandrlic@thompsonattorney.com/bthompson@ecf.courtdrive.com/jgorze@thompsonattorney.com

Brian C. Thompson on behalf of Debtor Elizabeth A. Bronson bthompson@ThompsonAttorney.com,  
blemon@thompsonattorney.com/LMichaels@thompsonattorney.com/jwrzosek@thompsonattorney.com/mhodge@thompsonattorney.com/ryandrlic@thompsonattorney.com/bthompson@ecf.courtdrive.com/jgorze@thompsonattorney.com

James Warmbrodt on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com

James R. Walsh jwalsh@spencecuster.com,  
trustee@spencecuster.com/kpetak@spencecuster.com/rsnyder@spencecuster.com/lkinsey@spencecuster.com/mmskunta@spencecuster.com/jwalsh@ecf.epiqsystems.com

Office of the United States Trustee ustregion03.pi.ecf@usdoj.gov

S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
srk@sjwpgh.com/PNGbankruptcy@peoples-gas.com

TOTAL: 6